

Implementation of Delivery Insurance Policy (Jampersal) At the Health Department of North Minahasa District

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Abstract: This Maternity Guarantee is a program that aims to help the underprivileged in terms of childbirth costs to reduce maternal and infant mortality, and the targets of this maternity insurance are pregnant women, mothers in labor, postpartum and neonatal mothers. However, after field observations were made by researchers, it was found that the socialization of the program had not been maximized. So that the objectives of this research are: a. To describe and analyze the implementation of the Maternity Guarantee Program policy in North Minahasa Regency. b. To describe and analyze the determinants of the implementation of the Maternity Insurance Policy in North Minahasa Regency, North Sulawesi Province. The method used in this study is a qualitative research method, where the focus of the first research is a Maternity Guarantee participants target, b. The procedure for the implementation of maternity financing. The second research focus a. Effective socialization, b. Competent resources. Sources of data used in this study using semi-structured interview techniques and documentation. Interviews were conducted with the Health Office and Puskesmas and the community in Kab. North Minahasa, North Sulawesi Province. The results of this study are 1. Effective Socialization: The Maternity Insurance Program has been socialized in health service facilities in North Minahasa district, but it has not been maximized because there are still people who do not know about this Maternity Insurance program. 2. Competent Staff Resources:

Keywords: Childbirth Guarantee.

INTRODUCTION

Maternity insurance or known as Jampersal is one of the financing policies implemented by the Indonesian Ministry of Health with the Minister of Health Regulation Number 12 of 2021 which aims to increase access to antenatal care, childbirth, postpartum and newborn services by health workers by eliminating financial barriers. in order to reduce Maternal Mortality Rate and Infant Mortality Rate. Jampersal is intended for mothers who do not have health insurance which is carried out at facilities that work together with the program.

Today's increasingly difficult community economic pressures have made quality and reliable health services very expensive. Actually, in a situation like this, it is the right time for health facilities to prove that they are still able to provide good and reliable services, especially for people who can't afford it.

Implementation is an action or implementation of a plan that has been prepared carefully and in detail. Implementation is usually done after the planning is considered perfect. According to Nurdin Usman, implementation is down to activity, action, action or the existence of a mechanism for a system, implementation is not just an activity, but an activity that is planned and to achieve the objectives of the activity. According to Purwanto and Sulistyastuti, implementation is essentially an activity to distribute policy outputs (to deliver policy output) carried out by implementers to the target group (target group) as an effort to realize policies. Van Meter and van Horn explain that the task of implementation is to build a network that allows

public policy objectives to be realized through the activities of government agencies involving various interested parties. North Minahasa Regency is one of the regions in North Sulawesi Province. Of the 16 regencies/cities in North Sulawesi, North Minahasa is ranked 2nd in the Maternal Mortality Rate (MMR) in 2021, which is 6 cases and the Infant Mortality Rate (IMR) is 10 cases, (data source: Regional Health Office of Sulawesi Province North of 2021)

Likewise in the North Minahasa Regency Government which has received the Childbirth Guarantee Program funds through the Special Allocation Fund (DAK). However, maternal and infant mortality rates continue to occur. Of course, in its implementation there are problems that always require evaluation of its implementation. It is hoped that from the results of the evaluation of the implementation of the policy, more accurate data and information will be obtained so that the objectives of this program are achieved.

From the research findings that researchers have found that basically the benefits and targets of Maternity Insurance are very well understood, where this Maternity Insurance is a program that aims to help underprivileged communities in terms of childbirth costs to reduce maternal and infant mortality, and the target of maternity insurance. These are pregnant women, maternity mothers, postpartum and neonatal mothers. The Maternity Insurance Budget at the North Minahasa District Health Office is Rp. 1,046,770,000, and specifically for delivery support of Rp. 637,850,000,-. The Maternity Insurance Program has been socialized in health service facilities in the North Minahasa district, and the Maternity Guarantee Program has also been socialized in the community,

RESEARCH PURPOSES

To describe and analyze the implementation of the Maternity Guarantee Program policy in North Minahasa Regency. b. To describe and analyze the determinant factors in the implementation of the Maternity Insurance Policy in North Minahasa Regency.

Policy is basically a decision intended to overcome certain problems, to carry out certain activities, to carry out certain activities, or to achieve certain goals, which are carried out by authorized government institutions in the context of carrying out the tasks of state government and nation building. The term policy is often interchanged with the term goals, programs, decisions, laws, provisions, proposals and grand designs (Abdul Wahab, 1997:2). Policies are essentially guidelines for action. These guidelines may be very simple or complex, general or specific. In line with meaning. The benefits of a policy will be seen if the implementation of the policy has been carried out. Implementation is an important activity of the entire regulatory or policy planning process, and the definition of implementation is as follows. According to Oktasari (2015:1340), implementation comes from English, namely to implement which means to implement. Implementation is the provision of means to carry out something that has an impact or effect on something. Maternity insurance or known as Jampersal is one of the financing policies implemented by the Indonesian Ministry of Health which aims to increase access to antenatal care, childbirth, postpartum and newborn services by health workers by removing financial barriers in order to reduce maternal and infant mortality rates. .

METHODS

The method used in this research is a qualitative research method. With qualitative research, the researcher himself with the help of others is the main data collection tool by using various sources of evidence created by space and time that occur in the field as a whole and in accordance with the existing reality. Descriptive research is writing that contains a description of an object as it exists at a certain time, to describe in detail a series of data obtained through observations and interviews that have been carried out. Yudiono (in Riris Ning Pambudi 2014:41).

RESEARCH FOCUS

The focus of the first research in this study is related to the implementation of the Maternity

insurance program policy with the following sub-focuses:

- a. Maternity Guarantee participant target
- b. Procedure for the implementation of maternity financing

The second focus relates to the determinant factors in the implementation of the maternity insurance program policy in North Minahasa Regency with sub-focus covering:

- a. Effective socialization
- b. Competent resources

DATA SOURCE

The source of data in this study is the subject from which the data was obtained. Sources of data in this study are very important and needed for the smooth running of this research, so objective and relevant data are needed. Sources of data used in this study using semi-structured interview techniques and documentation. Interviews were conducted with the Health Office and Puskesmas and the community in Kab. North Minahasa, North Sulawesi Province, which is the recipient of the service. While other data collection instruments besides humans are recording equipment, writing instruments and in the form of documents related to Jampersal which can be used to support the validity of research results, but function as a supporting instrument.

DATA ANALYSIS

According to Patton (1980) explains that data analysis is the process of arranging the sequence of data, organizing it into a pattern, category, and basic unit of description. From the description above, data analysis intends first of all to organize data. The data collected is a lot and consists of field notes and researcher comments, pictures, photos, documents, biographies, articles, and books. The job of data analysis in this case is to organize, sort, group, code, and categorize it.

RESULTS

1. Implementation of Maternity Guarantee Program Policies

One of the goals of a policy is to change the condition of a group of people who are the target of changes in the policy. The policy must be supported by the policy target group so that the policy that has been formulated can be applied or complied with by the target group when the policy is implemented. Meanwhile, Agustino (2017: 17) defines public policy as a series of activities that have a specific purpose that is followed and carried out by a person or group of actors related to problems or things that are considered.

According to William N. Dunn (2003) public policy is a series of interrelated choices made by government agencies or officials in areas related to government tasks, such as defense and security, energy, health, education, public welfare, crime, urban and others. Dunn continued that the policy system includes the reciprocal relationships of three elements, namely public policy, policy actors and the policy environment. The limitation on public policy is given by Thomas R. Dye in Ayuningtyas (2014: 8) who says that "public policy is whatever the government chooses to do or not to do (whatever governments choose to do or not to do).

Implementation is the provision of means to carry out something that has an impact or effect on something. Something that is done to have an impact or consequence can be in the form of laws, government regulations, judicial decisions and policies made by government institutions in state life.

Furthermore, implementation is an action or implementation of a plan that has been prepared carefully and in detail. In simple terms, implementation can also be interpreted as implementation or application. Browne and Wildavsky (in Nurdin and Usman, 2004:70) suggest that implementation is an expansion of activities that adjust to each other. Van Meter and Van Horn (in Wahab 2006:65) say that implementation are actions taken by individuals/officials or government or private groups directed at achieving the goals outlined in policy decisions.

Social welfare relates to the quality of life and public health and the fulfillment of access to adequate life, guarantees in life, especially health insurance and decent income. The government through its public policies is responsible for creating welfare for the community.

In this variable, public policy is seen from the content and implementation of the policy. In this study, the public policy that became the focus was the Jampersal Policy.

a. Maternity Guarantee Participant Target

According to Meter and Horn (Ratri, 2014:4), state the implementation of public policies as actions taken by individuals or groups of government and private which are directed to achieve the goals that have been set in previous policy decisions. Which means that the implementation process will not be carried out until the law or regulation is enacted and funds are provided to finance the process of implementing the policy. On the other hand, policy implementation is considered as a complex phenomenon that may be understood as a process, an output or as a result.

In implementing the Maternity Insurance (Jampersal) program at the Health Office of North Minahasa Regency, referring to the Technical Instructions from the Ministry of Health of the Republic of Indonesia number 12 of 2021, the technical instructions are contained in the Decree of the Regent of North Minahasa No. 187 of 2021 on Pdetermining the use and management of special non-physical allocation funds in the health sector, Health Operational Assistance (BOK) and Maternity Insurance (Jampersal). DecreeIt is intended to provide instructions for implementing basic health services, especially the Delivery Guarantee (Jampesal) program in order to improve access, equity and quality of health services at basic level health facilities, namely Puskesmas and their networks. This condition shows that policies from the center have been supported by regional regulations so that they can be implemented further.

The aim of the Maternity Insurance (Jampersal) program is to increase access to antenatal care, delivery, postpartum and newborn services by health workers in order to reduce maternal mortality and infant mortality rates in North Minahasa district by competent health workers. and authorized in health facilities, in this case Puskesmas and Hospitals.

Meanwhile, the Jampersal targets according to the technical guidelines on Jampersal are pregnant women, mothers giving birth, postpartum mothers (up to 42 days after giving birth), and newborns (up to 28 days old). Jampersal targets contained in the technical guidelines aim to reduce maternal and infant mortality.

In North Minahasa Regency for the Jampersal target, all communities are served both from within and outside the region. But the problem is, the target sometimes does not have an identity card or certificate of incapacity and does not have health insurance as a condition for claiming. Efforts made by midwives were long ago to prepare patients to provide these letters for needs at the time of delivery.

The problem is also for the Jampersal target, the puskesmas does not have data on Jampersal pregnant women, so that sometimes it becomes an obstacle in delivery services if the patient comes without a certificate of incapacity or a certificate of no health insurance whatsoever.

In the Jampersal Technical Guidelines, the target is people who are underprivileged and do not have health care guarantees, in reality on the ground, there are also pregnant women who, on their MCH book status, have consulted a private practice doctor, namely an obstetrician, in fact they are still served with Jampersal because the pregnant woman brought a certificate of incapacity and did not have health insurance.

b. Procedure for the implementation of maternity financing

Lester and Stewart in Winarno (2002:101) define that policy implementation is seen in a broad sense, as a legal administration tool where various actors, organizations, procedures, and techniques work together to carry out policies to achieve the desired impact or goal. And in the

policy, of course it is also related to the existence of the budget needed in the implementation of the policy, because this is something that supports the implementation of the policy.

The Maternity Insurance Operational Policy in PMKRI Number 12 of 2021 explains that the Jampersal Fund is directed to mobilize deliveries to competent health care facilities so that there are no delays in referring, carry out early prevention of complications both in pregnancy, childbirth or the puerperium including services and handling complications in pregnancy. newborn baby.

In the results of the study, the 2021 Maternity Guarantee Budget (Jampersal) for the North Minahasa Regency Health Service provided by the government through the Indonesian Ministry of Health was Rp. 1,046,770,000 and specifically for childbirth support of Rp. 637,850,000, and the realization of the budget is Rp. 488,750,000 or 76%, this means that there is an unused budget due to public ignorance of this Jampersal program.

The implementation of Jampersal financing in North Minahasa Regency is in accordance with the Jampersal technical guidelines where its implementation is adjusted to regional financial regulations and is considered adequate when compared to the average cost of childbirth through BPJS. For delivery rates can be seen in table 1.

Table 1. Delivery Costs for Pregnant Women, Maternity Mothers and Postpartum Mothers with Newborns

NO	ACTIVITY	UNIT	AMOUNT	AMOUNT OF COST (Rp.)
1.	The cost of an outpatient Antenatal Care (ANC) referral examination at the hospital for pregnant women with high risk/complications for medical indications.	Package	1	500,000,-
2.	Outpatient Postnatal Care (PNC) referral examination fees at the hospital for high-risk/complicated pregnant women for medical indications.	Package	1	500,000,-
3.	The cost of services for pregnant women who experience miscarriage, KET (Interrupted Ectopic Pregnancy) and Hydatidiform Mola, hysterectomy due to pregnancy and childbirth, and other obstetric cases.	Person	1	6.667.500,-
4.	Pathological vaginal delivery.	Person	1	1,563,400,-
5.	Cost of Congenital Hypothyroid Screening (SHK).	Person	1	150.000,-
6.	Post-delivery family planning (Implant, IUD) financing is in accordance with the JKN fee rate, which is carried out before 42 days after delivery.	Person	1	150.000,-
7.	Post-delivery KB financing Interval KB (Sterilization) in accordance with JKN fee rates, interval KB services carried out before 42 days after delivery.	Package	1	2,955,400,-
8.	The cost of a postpartum woman with complications for delivery assistance, if the postpartum woman has returned home, then has complications and is referred back, can be paid for by Jampersal up to 42 days after giving birth.	Package	1	500,000,-
9.	Newborns who have returned from the Health Facilities and have complications can be referred back, Jampersal can pay for up to 28 days.	Package	1	500,000,-

10.	Normal vaginal delivery performed by a midwife.	Person	1	700,000,-
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Sources from the results of researchers' observations

Maternity insurance or known as Jampersal is one of the financing policies implemented by the Indonesian Ministry of Health which aims to increase access to antenatal care, childbirth, postpartum and newborn services by health workers by removing financial barriers in order to reduce maternal and infant mortality rates. .

The implementation of Jampersal services is entirely left to the Puskesmas and hospitals in North Minahasa Regency, in this case the hospital that has collaborated with the North Minahasa Regency Health Office. Talking about the procedure for implementing a program is in line with the views of Lester and Stewart (Kusumanegara, 2010: 97) who argue that the implementation of public policy is the stage that is carried out after the rule of law is established through a political process.

In the implementation of Jampersal services in North Minahasa district, especially in health centers and hospitals, the results of research that researchers have found that Jampersal services are carried out in accordance with standard operating procedures (SOP).

The accountability mechanism of the puskesmas and hospital is that all claims are made through the puskesmas and hospital. The file to be claimed is submitted to the Health Office and verified by the Health Office verifier. Services that have been verified will be paid by the Jampersal treasurer of the District Health Office to the midwife who submitted the claim or the hospital. Findings in the field that the payment of Jampersal funds to midwives at public health centers or hospitals often experience delays due to the limited Jampersal Verification Team at the Health Office, because there is only 1 (one) verifier.

2. Determinant Factors in the Implementation of Maternity Insurance Program Policies in North Minahasa Regency

Implementation can be intended as an activity related to the completion of a job with the use of means (tools) to obtain results. If the definition of implementation above is coupled with public policy, then the word implementation of public policy can be interpreted as the activity of completing or implementing a public policy that has been determined/approved by using means (tools) to achieve policy objectives.

Edwards III introduces an implementation problem approach by asking what factors support and hinder the success of policy implementation. Based on these rhetorical questions, four factors were formulated as sources of problems as well as preconditions for the success of the implementation process, namely communication, resources, bureaucratic or executor attitudes, and organizational structure including the work flow of the bureaucracy. Communication of a program can only be carried out properly if it is clear to the implementers. This concerns the process of delivering information, clarity of information and consistency of information conveyed.

a. Effective Socialization

Socialization is a social process where an individual gets the formation of attitudes to behave in accordance with the behavior of the people around him. According to Agustin (2014), socialization is a lifelong process relating to how individuals learn the ways of life, norms, and social values contained in their groups in order to develop into individuals who are accepted in their groups. According to Gunawan (2012: 198), socialization is the process of delivering a message by someone to another person to inform or change attitudes, opinions, behaviors, either directly or indirectly.

According to Nawawi (2009) there are many ways to socialize policies, namely by publishing a ceremony for signing public policy texts, news in the mass media, seminars and other means such as booklets, leaflets and so on.

Information regarding public policies according to Edward III in Widodo (2010: 97) needs to be conveyed to policy actors so that policy actors can know what they have to prepare and do to implement the policy so that policy goals and objectives can be achieved as expected.

This refers to the procedural mechanism that is launched to achieve the program's goals and objectives. Coordination is the main condition mechanism in determining the success of policy implementation, the better the coordination and communication between the parties concerned, the assumptions of errors will be very small.

Based on the research, one of the determinant factors in the implementation of the Maternity Insurance policy in North Minahasa Regency is the uneven socialization. Even though in reality the Health Service has socialized the Maternity Guarantee program to the Puskesmas and the Puskesmas has carried out socialization in the community, there are still people who do not know about this Maternity Insurance program, due to the fact that in the field, midwives only socialize to pregnant women who come to the puskesmas. at the posyandu or in a class for pregnant women.

Socialization is a very important activity carried out in the context of the success of a program. In this case, the duties and responsibilities of the Health Office are in disseminating the Jampersal program to health officers implementing the program, to the community and across sectors related to the program.

b. Competent Resources

The government, professional organizations, and even the public have the same spirit of ideals for health development in Indonesia, namely quality health services. For this reason, strengthening health services is urgently needed. Local governments are required to further improve their performance in order to provide the best service to the community. In essence, the implementation of regional autonomy is directed at accelerating the realization of community welfare through improving services, empowerment and community participation, as well as increasing regional competitiveness.

Public policy exists as a form of effort in solving problems that occur in the community or the public. Where public policy is directed to meet the interests and implementation of public affairs. The main task of the government is to provide services, which means public services or public services.

Dunn in Lumingkewas (2018:79) explains that there are three main components that determine the success of policy implementation, namely: (1) Policy Actors; with regard to the people who will implement the policy; (2) Public Policy; regarding the content, what policy formulation will be implemented and the objectives to be achieved. (3) Policy Environment; related to the contextual environmental conditions supporting or hindering.

In implementing the policy, it must be supported by resources, both human resources, financial resources, facilities and infrastructure and regulations or guidelines, goals, objectives and content of the policy, although they have been clearly and consistently communicated, but if the implementor lacks the resources to implement it, then implementation will not be successful. goes well.

According to Edward III quoted by Subarsono (2017), although the contents of the policy have been communicated clearly and consistently, if the implementor lacks the resources to implement it, then the implementation will not run effectively. financial power.

According to Indihano (2009), failure in implementation often occurs due to insufficient, inadequate or incompetent staff in their field, the addition of the number of staff and implementers is not sufficient but it is also necessary to have sufficient staff with the necessary skills and abilities to implement policies or carry out the desired tasks. by the policy or program itself.

Various manpower problems at the Health Office of North Minahasa Regency occur because the placement of health workers in the puskesmas has not been properly regulated by the Health Office.

CONCLUSION

1. Implementation of Maternity Guarantee Program Policies

- a. Maternity Insurance Participant Targets: Basically the benefits and targets of Maternity Insurance are well understood, where this Maternity Guarantee is a program that aims to help underprivileged communities in terms of childbirth costs to reduce maternal and infant mortality, and the target of this maternity insurance is pregnant women, maternal, postpartum and neonatal mothers. The target sometimes does not have an identity card or certificate of incapacity and does not have health insurance as a condition for claiming.
- b. The procedure for implementing delivery financing: The implementor's actions in providing Jampersal services are in accordance with the established SOP. The compliance of the implementing apparatus to the SOP is very important to support the Jampersal implementation mechanism so that it can run according to the provisions that have been set.

2. Determinant Factors in the Implementation of Maternity Insurance Program Policies in North Minahasa Regency

- a. Effective Socialization: The Maternity Insurance Program has been socialized in health service facilities in North Minahasa district, but it has not been maximized because there are still people who do not know about this Maternity Insurance program.
- b. Competent Staff Resources: Various manpower problems at the Health Office of North Minahasa Regency occur because the placement of health workers in the puskesmas has not been properly regulated by the Health Office.

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